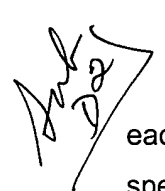
 specified period of time, the buyer making each confirmation document upon receipt of each seller record;

a witness receiving each confirmation document from the buyer after the buyer makes each confirmation document;


confirmation means for confirming by the seller that the content of each of the seller records is in agreement with the content of a corresponding one of the confirmation documents sent to the seller from the witness, wherein said witness certifies and registers each confirmation document as being accurate once said confirmation means confirms each confirmation document; and

memory means for storing in memory the confirmation documents registered by said witness.

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 7. (THREE TIMES AMENDED) An account settlement system, comprising:  
notarization document making means for making a notarization document by a buyer for each one of a plurality of seller records sent periodically from a seller to the buyer over a specified period of time, the buyer making each notarization document upon receipt of each seller record;

sending means for sending to a notarization authority each notarization from the buyer after the buyer makes each notarization document, and for sending each notarization document from the notarization authority to the seller;

 confirmation means for confirming by the seller whether the contents of each seller record is in agreement with the contents of a corresponding one of the notification documents;

a witness having the notarization authority and certifying that each notification document is accurate after the seller confirms that each seller record agrees with the corresponding notarization document;

memory means for storing in a memory the notarization documents certified by said witness;

detailed payment statement making means for making, with reference to the notarization documents stored in the memory, a detailed payment statement, upon which payment to the seller by the buyer is to be based;

funds transfer request means for requesting a transfer of funds, based on the detailed payment statement; and

C2d notification means for notifying said witness of a transfer of funds, when funds are transferred to the seller based on the funds transfer request.

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15. (THREE TIMES AMENDED) An account settlement system utilizing a witness system, comprising:

notarization document making means for making a notarization document by a seller for each one of a plurality of buyer records sent periodically from a buyer to the seller over a specified period of time, the seller making each notarization document upon receipt of each buyer record;

sending means for sending to a notarization authority each notarization from the seller after the seller makes each notarization document, and for sending each notarization document from the notarization authority to the buyer;

confirmation means for confirming by the buyer whether the contents of each buyer record is in agreement with the contents of a corresponding one of the notification documents;

a witness having the notarization authority and certifying that each notification document is accurate after the buyer confirms that each buyer record agrees with the corresponding notarization document;

memory means for storing in a memory the notarization documents certified by said witness;

detailed payment statement making means for making, by said buyer, with reference to the notarization documents stored in the memory, a detailed payment statement upon which a set-off payment by the seller to the buyer is based; and

request means for requesting a financial institution to issue a check to the buyer, based on the detailed payment statement.

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17. (THREE TIMES AMENDED) An account settlement system utilizing a witness system, comprising:

notarization document making means for making a notarization document by a buyer for each one of a plurality of seller records sent periodically from a seller to the buyer over a specified period of time, the buyer making each notarization document upon receipt of each seller record;

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sending means for sending to a notarization authority each notarization from the buyer after the buyer makes each notarization document, and for sending each notarization document from the notarization authority to the seller;

confirmation means for confirming by the seller whether the contents of each seller record is in agreement with the contents of a corresponding one of the notification documents;

a witness having the notarization authority and certifying that each notification document is accurate after the seller confirms that each seller record agrees with the corresponding notarization document;

memory means for storing in a memory the notarization documents certified by said witness;

detailed payment statement making means for making, with reference to the notarization documents stored in the memory, a detailed payment statement, upon which payment to the seller by the buyer is to be based; and

request means for requesting a financial institution to issue a note to the buyer.

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25. (THREE TIMES AMENDED) A method for document confirmation by a witness system, comprising:

making a confirmatory document by a buyer for each one of a plurality of seller records sent periodically from a seller to the buyer over a specified period of time, the buyer making each confirmatory document upon receipt of each seller record;

sending to a witness each confirmatory document from the buyer after the buyer makes each confirmatory document, and sending each confirmatory document from the witness to the seller;

confirming by the seller whether the contents of each seller record are in agreement with the contents of a corresponding one of the confirmatory documents;

certifying, by the witness, that each confirmatory document is accurate, and notifying the buyer and the seller of each certification; and

storing the certified documents in a memory.

26. (THREE TIMES AMENDED) An account settlement method utilizing a witness system, comprising:

making a notarization document by a buyer for each one of a plurality of seller records sent periodically from a seller to the buyer;

sending to a notarization authority each notarization document from the buyer after the buyer makes each notarization document, and sending each notarization document from the notarization authority to the seller;

confirming by the seller whether the contents of each seller record are in agreement with the contents of a corresponding one of the notarization documents;

notarizing, by a witness having the notarization authority, that each document is accurate and notifying the buyer and the seller of each notarization, after the seller confirms that each seller record agrees with the corresponding notarization document;

storing in a memory the notarized documents;

making, with reference to the stored notarization documents, a detailed payment statement upon which is based payment by the buyer to the seller; and

requesting the transfer of funds to the seller, based on the detailed payment statement.

27. (THREE TIMES AMENDED) A computer-readable memory medium containing a program causing a computer to execute document confirmation processes performed by a witness system, and comprising a process of:

making a confirmatory document by a buyer for each one of a plurality of seller records sent periodically from a seller to the buyer over a specified period of time, the buyer making each confirmatory document upon receipt of each seller record;

sending, to a witness, each confirmatory document from the buyer after the buyer makes each confirmatory document, and sending each confirmatory document from the witness to the seller;

confirming by the seller whether the contents of each seller record are in agreement with the contents of a corresponding one of the confirmatory documents;

certifying by the witness that each confirmatory document is accurate, and notifying the buyer and the seller of each certification, after the seller confirms that each seller record agrees with the corresponding confirmatory document; and

storing in a memory each certified document.

28. (THREE TIMES AMENDED) A computer-readable memory medium containing a program causing a computer to execute an account settlement process using a witness system, and comprising a process of:

making a notarization document by a buyer for each one of a plurality of seller records sent periodically from a seller to the buyer over a specified period of time, the buyer making each notarization document upon receipt of each seller record;

sending, to a notarization authority, each notarization document from the buyer after the buyer makes each notarization document, and sending each notarization document from the notarization authority to the seller;

confirming, by the seller, whether the contents of each seller record and the contents of a corresponding one of the notarization documents are in agreement;

notarizing, by a witness having the notarization authority, that each notarization document is accurate, and notifying the buyer and the seller of each notarization, after the seller confirms that each seller record agrees with the corresponding notarization document;

storing, in a memory, the notarized documents;

making, with reference to the notarized documents, a detailed payment statement upon which is based payment by the buyer to the seller; and

requesting that funds be transferred to the seller, based on the detailed payment statement.

29. (THREE TIMES AMENDED) A witness system, comprising:

first computing means for making a document upon receipt of each one of a plurality of records periodically received over a specified period of time;

second computing means for confirming the contents of each document; and

third computing means for performing notarization of each confirmed document and storing in a memory each notarized document data.

34. (THREE TIMES AMENDED) An account settlement system, comprising:

payment request means for making a detailed payment statement that aggregates a plurality of payment objects and sending a payment request based on the detailed payment statement, each payment object being created upon receipt of a corresponding one of a plurality of seller sales records periodically received over a specified period of time; and